

REMARKS

In the application, Claims 1-5, 8-9, 12-13 and 16-26 are currently pending, and Claims 1-5 and 24-26 have been withdrawn. Reconsideration and allowance are respectfully requested for the pending claims of the present application in view of the following remarks.

Applicants acknowledge the allowance of Claims 8-9, 12-13, and 16-17 in the Office Action. Claim 17 is also objected to due to certain informalities. Claims 18-23 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Kerkinni (U.S. Pub. No. 2002/0107833).

Objection to Claim 17

Claim 17 is objected to in the Office Action for including two colons at the end of line 3. Claim 17 has been amended herein to delete one of the colons.

Rejections of Claims 18-23 Based On Kerkinni

Applicants respectfully traverse the rejections of Claims 18-23 at least for the reason that Kerkinni fails to disclose each and every element of the claims. *See*, MPEP § 2131 (“A claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference.”).

The Office Action suggests that Kerkinni teaches a plurality of display regions with, “each display region corresponding to a different automobile lease term,” as recited by independent Claims 18, 20 and 22. Specifically, the Office Action asserts that Figure 10 of Kerkinni shows a display region corresponding to a different automobile lease term, and that additional instances of the screen of Figure 10 generated for different users constitute a plurality of

display regions. Applicants disagree with this interpretation of Kerkinni, at least for the reasons stated in prior responses. Applicants further submit that even if this interpretation of Kerkinni is correct, which applicants do not concede, Kerkinni nonetheless fails to teach each and every element of Claims 18-23.

Among other elements Kerkinni does not disclose, it fails to teach a plurality of display regions with “each display region being further divided into sub-regions, the sub-regions displaying information pertaining to available lease programs, the information selected from the group consisting of: lessor identification, money factor, residual percentage, residual amount, back end gross, total deal gross, initial payment, amount due on delivery, the lease term, and the monthly payment,” as recited by independent Claims 18, 20 and 22. Applicants submit that Kerkinni is silent regarding, among other elements, “lessor identification, money factor, residual percentage, residual amount, back end gross, total deal gross, initial payment, amount due on delivery, the lease term, and the monthly payment.”


Accordingly, applicants submit that Kerkinni does not anticipate Claims 18, 20 and 22, because it does not disclose or suggest each and every element of the claims. Applicants further submit that Kerkinni likewise fails to anticipate Claims 19, 21 and 23, which depend from and further limit Claims 18, 20 and 22, respectively.

Reconsideration is respectfully requested for the rejections set forth under this section.

SUMMARY

Applicants respectfully request allowance for the pending claims in the present application. If the Examiner is of the opinion that the present application is in condition for disposition other than allowance, the Examiner is respectfully requested to contact the undersigned by telephone so that the Examiner's concerns may be expeditiously addressed.

Respectfully submitted,


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